

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 William P. Whearty
 Debtor

Case No. 15-17089-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db 13607681	+William P. Whearty, 1620 Hampton Road, Havertown, PA 19083-2506 +Citizens Bank, Attn: Bankruptcy Dept., 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
14059705 13710887	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9741)
13629424	Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
13699034	+U.S. Bank NA, c/o Nationstar Mortgage LLC, Attention: Bankruptcy Department, PO Box 619096, Dallas TX 75261-9096
13706535	+U.S. Bank National Association, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
13699068	+U.S. Bank National Association, c/o Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Sep 01 2018 01:50:14 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RSVVCBICNOTICE1@state.pa.us Sep 01 2018 01:49:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 01 2018 01:50:08 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13710999	+EDI: WFFC.COM Sep 01 2018 05:38:00 Bank of America, N.A., c/o Wells Fargo Bank, N.A., Attention: Bankruptcy Department, 3476 Stateview Blvd, MAC# D3347-014, Fort Mill SC 29715-7203
13670671	+E-mail/Text: bncmail@w-legal.com Sep 01 2018 01:50:02 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13700793	EDI: BL-BECKET.COM Sep 01 2018 05:38:00 Capital One, N.A., c o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
13850066	EDI: ECMC.COM Sep 01 2018 05:38:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408 TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

ANDREW F GORNALL	on behalf of Creditor U.S. Bank National Association, as Trustee for Greenpoint Mortgage Funding Trust Mortgage Pass-Through Certificates, Series 2007-AR1 agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
JEROME B. BLANK	on behalf of Creditor Bank Of America, N.A. paeb@fedphe.com
KARINA VELTER	on behalf of Creditor U.S. Bank National Association, as Trustee for GreenPoint Mortgage Funding Trust Mortgage Pass-Through Certificates, Series 2007-AR2 amps@manleydeas.com
KARINA VELTER	on behalf of Creditor U.S. Bank, N.A. amps@manleydeas.com
KEVIN S. FRANKEL	on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC, et al pa-bk@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KRISTEN D. LITTLE on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com
LEEANE O. HUGGINS on behalf of Creditor NATIONSTAR MORTGAGE LLC pabk@logs.com
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com
MICHAEL SETH SCHWARTZ on behalf of Debtor William P. Whearty msbankruptcy@verizon.net
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, as Trustee for
Greenpoint Mortgage Funding Trust Mortgage Pass-Through Certificates, Series 2007-AR1
tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:

Debtor 1 William P. Whearty
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **15-17089-amc**

Social Security number or ITIN **xxx-xx-2780**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William P. Whearty

8/30/18

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.